



## This branch is closing – but your bank is always open

Our St Davids branch is closing on Friday 24 May 2018 Branch closure feedback and alternative ways to bank

## Sharing branch closure feedback

We're now nearing the closure of the St Davids branch of Barclays. Our first booklet explained why the branch is closing, and gave information on other banking services that we hope will be convenient for you.

We do understand that the decision to close a branch affects different communities in different ways, so we've spoken to people in your community to listen to their concerns. We wanted to find out how your community, and particular groups within it, could be affected when the branch closes, and what we could do to help people through the transition from using the branch with alternative ways to carry out their banking requirements.

#### We contacted the following groups:

MP Stephen Crabb

AM Paul Davies

Local council St Davids Town Council

**Community groups** Age Cymru and Care in the Community

**Customers** A number of customers who regularly use the branch

## We asked all of the groups to answer three questions. You'll find their responses below.

### In your opinion, what's the biggest effect that this branch closing will have on your local community?

#### You said to us:

There are some concerns about the potential impact the closure may have on the town – residents are concerned it will have an effect on the community and local businesses.

#### We'd like to say:

We understand the concerns about the closure – and we'd like to reassure everyone that, before deciding to close, we looked very carefully at how the branch is used. We've seen a general fall in customers coming to this branch, and many customers already use nearby branches and Online or Telephone Banking.

To keep a community focus and to ensure trade stays in the local area, customers can do everyday banking at the Post Office in St Davids – it's open Monday to Friday from 8:30am to 5pm, Saturday from 8:30am to 4:30pm, and between 11 am and 3pm on Sundays. We're helping our customers understand which transactions they can do there, how to bank from home and offering them support through this transition.

There are cash machines nearby, at Lloyds and Belmont House that are free of charge.

### What's the biggest effect that this branch closing will have on customers of the branch?

#### You said to us:

There were concerns about customers who depend on the branch – particularly those who find it difficult to travel far. There were also concerns about transport links and for those who require accessibility.

#### We'd like to say:

We're speaking individually to those customers who are most likely to be affected by the closure, and we're helping them feel confident with alternative ways to bank. This includes speaking to someone in person via Telephone Banking. We've made sure customers are familiar with using the services available at their local Post Office.

For anyone able to travel, the nearest branch is in Haverfordwest – which has full accessibility and facilities to support customers. However, we understand it's not always convenient to travel, so we've been offering support from our Digital Eagles in our branch, to help customers adapt to new ways of banking – so they don't have to come into a branch as often.

### What alternative ways to bank do you believe would help people adapt to the change?

#### You said to us:

The closure means customers will need help getting used to new banking methods, and there were concerns that some alternative means of banking may be difficult due to slow broadband.

#### We'd like to say:

We've personally met with the carers of customers to discuss any concerns they may have, and to ensure these vulnerable customers will continue to have access to banking facilities. We've also run 'Tea and Teach' events at the branch to show customers other ways to bank, including how they can set up regular payments, and how to use Pingit or Barclays Mobile Banking on their mobile phones. We've shown customers how to order cards and PINs, as well as helping everyone remain vigilant against fraud. Support is also available through our telephone and online services.

If online access is an issue for customers, we're making sure they're set up and confident to use Telephone Banking, and also let them know about our Welsh speaking call centre for those of our customers who speak Welsh. The Post Office is there for them as well.

### Other things to help with the change...

Banking at the Post Office is available to both personal and business customers – where they can withdraw and pay in cash, and check their balances using a debit card and PIN. Customers can also pay in cash using a pre-printed paying-in slip.

Cheques can be deposited at the Post Office – customers will need a pre-printed paying-in slip, along with a cheque deposit envelope.

- Cheque deposit envelopes we have supplies of envelopes in the St Davids branch, so please visit us before it closes to pick some up. Otherwise, call us on 0800 169 3091\* and we'll pop some in the post
- Pre-printed paying-in slips are at the back of a Barclays cheque book. They can also be ordered at any branch or by calling 0800 169 3091\*

Please allow an extra 2 days for cheques or cash deposited using a pre-printed paying-in slip to reach your Barclays accounts.

\*Lines are open 24 hours a day, 7 days a week

## Ways to bank

We want to make staying in control of your everyday banking as easy and convenient as possible. Over the years, we've introduced many ways you can bank without having to come into a branch.

#### Barclays Mobile Banking

Transfer money between accounts and keep a check on your balances. If you need to, you can call us directly from the app too. The Barclays Mobile Banking app is free to download from your app store.

#### **Online Banking**

Do all your everyday banking tasks from your home computer. We use the most advanced security systems to keep your details safe and our Online and Mobile Banking Guarantee protects you from fraud. To register, just call 0345 734 5345<sup>\*</sup>.

#### **Telephone Banking**

Available 24 hours a day, seven days a week. You can hear your balance, check transactions, pay bills and transfer money. You can speak to an adviser about your banking needs too. To register, just call **0345 734 5345**\*.

#### **Barclays Pingit**

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Sending money is secure and instant with no need to share bank account details. You're automatically protected in the event of fraud as long as you've used the services correctly. The Barclays Pingit app is free to download from your app store.

#### The Post Office

All customers can pay cash in, withdraw cash and check balances using their Barclays debit card and PIN at thousands of Post Office branches across the country.

All customers can also pay cash and cheques into a Barclays account using a personalised paying-in slip. For cheques, you'll also need a cheque deposit envelope. You will need to allow two extra working days for cheques to reach your Barclays accounts.

Transaction charges for Business transactions will apply.

#### Link cash machines

Withdraw cash free of charge, check your balance and request a receipt at any cash machine displaying the Link sign. You can also print off a mini statement at Barclays cash machines.

If you would like more information or help with any of the different ways you can bank with us, please speak to someone in branch or visit **barclays.co.uk/ways-to-bank** If you're a business customer then visit **barclays.co.uk/business-banking/ways-to-bank** 

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If you're a business customer visit **barclays.co.uk/business-banking/ways-to-bank** 

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